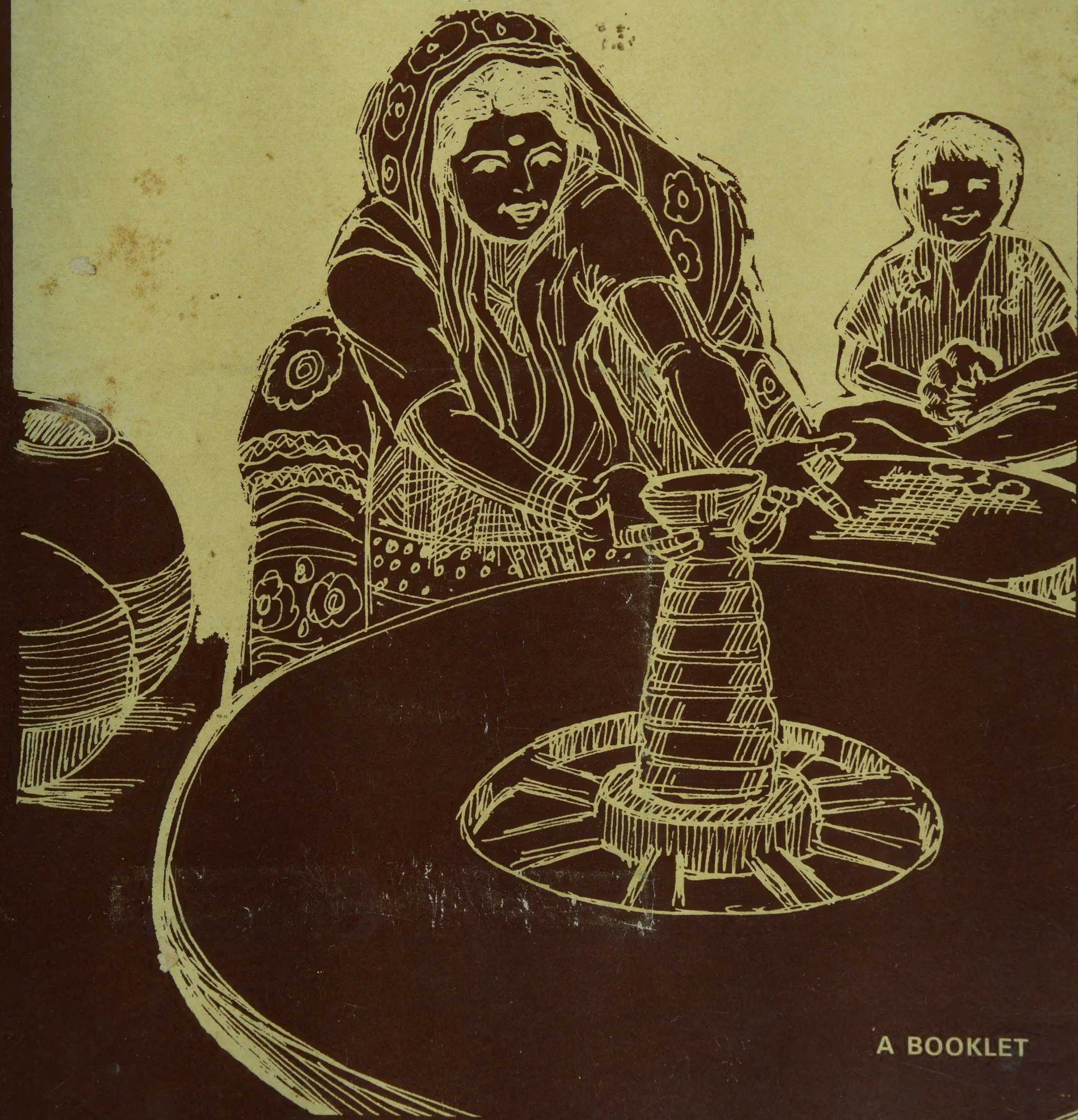


# Development of Women and Children in Rural Areas



A BOOKLET





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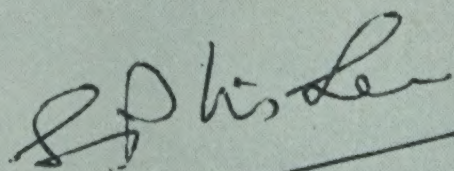
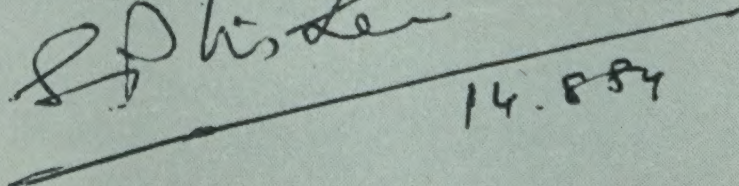
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## FOREWORD

*In the implementation of the Development of Women and Children in Rural Areas (DWCRA) an attempt has been made to retain as much flexibility as possible, with the view to making it more local need-based. In a country of the size and diversity like India, it may be dysfunctional for a programme to have uniform guidelines for the entire country. Literature published by the Ministry and guidelines sent, have emphasised this fundamental issue in this programme. The Ministry has, therefore, been reluctant to bring out any booklet which may appear to prescribe restrictive parameters for implementation. However, there was a felt need to provide the fundamentals of DWCRA for new grass root level workers, 'gram sevikas' and 'mukhya sevikas', so that they are oriented to the methodology being attempted. I hope the practitioners of the scheme would regard this book as a foundation on which to build, and only a guide to action.*

  
  
14.8.84

(Dr. S.P. Vishnoi)  
Joint Secretary to Government of India  
August 1984



## WHY DWCRA?



Why is there a separate programme for women when Integrated Rural Development Programme (IRDP) is already there to help all poor families? It has been found that out of every 100 people who get help from IRDP, only about 10 are women. So a separate scheme, Development of Women and Children in Rural Areas (DWCRA), was thought of. DWCRA is meant to help women make greater use of the services offered by IRDP.

But if IRDP is helping the men in their families, why should any special attention be paid to the women?

### ***More money in the hands of women means better living conditions for the family***

The most important reason is that **when women earn and themselves spend the money they earn, it is usually spent on providing food, medicine and clothes for the family**, especially the children. This has been shown to be true by many studies made all over India. It has also been found that there are lots of households where there are no men. These are called **women-headed households**. Very, very few of these women get a



chance to get bank loans or buffaloes or any of the benefits of IRDP. The number of women working for money has been becoming less and less over the years. While more than half the men are productively employed, the percentage of women so employed in



(outside) income-generating occupations is less than fifteen.

With our population increasing so fast, unemployment has been increasing for everybody but it is affecting women more severely. That is why special efforts have to be made to see that more women can get work and earn money so as to be able to improve the conditions of their families.

Also, if both the man and the woman in a family are working, then the condition of the family can improve that much more.

### ***Special problems of women***

In addition to the common problem of increasing unemployment and decreasing family incomes, women have some special problems which need urgent attention.

#### ***What are these special problems?***

- **More women than men die every year.** This is especially true for female babies. From birth upto one year, 120 out of 1000 male babies die and 131 out of 1000 female babies die.
- **More women are illiterate than men.** In 1981, out of every 100 men, 47 men were literate; and out of every 100 women, only 25 women were literate. The disadvantages that women suffer are mainly due to the fact that **men and women are not considered as equals**. This is true all over the world, but more so in underdeveloped countries like India, where most women are not even aware that they are at a disadvantage as compared to men.
- There is rejoicing at the birth of a baby boy; a baby girl is often considered to be a burden.
- Boys are usually sent to school; girls are kept at home to help their mothers and look after their younger brothers and sisters.
- More boys get medical treatment than girls.





- Most women who work outside their home have to do all their own housework as well. It is like doing a double-shift.
- Historically, women have been considered "second class" citizens. Today there are many programmes specially for scheduled castes and tribes, but very few programmes specially for women.
- Women form nearly half of India's population. How can India as a whole progress if no attention is paid to the betterment of half the people in the country?
- Apart from the fact that they are nearly half the population of India, there is another very important reason why special attention has to be paid to improving the status of women: the development of children.



### ***Development of children***

It is the **women who give birth to and look after children.** Children are the future citizens of India. If they are to be born healthy and looked after well enough to grow up to be strong and useful citizens, then their mothers have to be strong and healthy too. Mothers must also know about how to look after their children: how to prevent them from falling ill, what to do if they do fall ill. Mothers must know about all the different things which will help in the proper development of their children.



## WHAT IS DWCRA?

The DWCRA scheme has been planned for improving the status of women:

1. As productive and confident members of society,
2. As earning members of the family,
3. As equal partners with men in bettering the living conditions of their families and
4. As mothers and home-makers.

***What can be done to see that the status of women is improved in all these ways?***



1. Women can be given **training in income-generating activities** which they are interested in and feel they are capable of carrying out. But just being trained is not enough. The activities have to be such that there is a **market** for the products.
2. Women must get **easy access to loans with low interest** for pursuing their income-generating activities.
3. Women must **have the time to pursue the income-generating activities**. For this, necessary services have to be provided for looking after small children while mothers are at work.



4. In some cases, they may need a **special working area**, where a number of them can work together.
5. Women should be provided with **water not too far from their homes**. They can also learn to **use things like the smokeless chula and the straw cooking box**.





6. Women should be able to **make use of services provided by other programmes** like Integrated Child Development Scheme (ICDS), various health services provided under primary health care programme, and adult education programme, etc.

If all this is done then the daily drudgery that women have to undergo in the homes **will be lessened and they will become more efficient in their homes and in their work.**





## HOW WILL DWCRA ACHIEVE ALL THIS?

So far we have talked about **why** there is a need for a programme like DWCRA. We have also said a little bit of **what** is hoped to be achieved through DWCRA. But the most important part of any programme is **how** the programme will actually be implemented in the field.

In the DWCRA programme, Gram Sevikas (GSs) and Mukhya Sevikas (MSs) are expected to keep daily diaries. These diaries are not like "records". Records usually tell how much equipment or money has been received, what were the targets achieved and so on.

The GS/MS diaries for DWCRA are for helping the GS/MS, the Assistant Project Officer (APO) and others connected with the programme to understand the people and their problems; to note down what the difficulties are in making the programme work; to note down from day to day **how** the programme is being implemented in the village/block where the GS/MS are working. What is written in the **diaries** is for holding **discussions** with each other and with the APO and for **analysing**, individually and together, how the different aspects of the programme are working and how to make the programme work better.

This section tries to state how DWCRA can be implemented. The diary of one Gram Sevika, **Malti**, is used as an example for pointing out **how** she went about implementing DWCRA.

When Malti had her training for DWCRA, she was told that she must first get to know the women she will be working with. So during her first visits to their homes, she just talked with them about their daily lives; what they did all day long; from where did they fetch water; did any doctors or ANMs ever visit the village; did they ever go to the nearby town; what were the local festivals; who were the people that they borrowed money from and how, and so on. In short, she talked to each woman about what interested **that** woman and not about what she was supposed to do. All that she talked about with the women, Malti wrote down in her diary.

The following paragraphs from Malti's diary are not





her detailed daily notings but a sort of summary of a few weeks of writing. The daily notings have been summarised to bring out the important points of "how to implement DWCRA."



## FROM MALTI'S DIARY

I have visited a number of homes in the poorer quarter of Streegaon. I have been doing this for two weeks now.

In many houses the women are friendly but in a few houses women say they have no time to talk to us.

"You government people keep on coming and asking all sorts of things. How many children? How old are they? What do you eat in the morning? You go on and on. Why? What good does it do us? Just wasting our time!" **Parvati**, in one house, was especially angry. She said: "Go away. Just leave us alone; we don't want anything from you; go and ask your questions somewhere else!"

But in other homes, I was invited in, offered water and in some cases, tea. In two homes I even shared the morning meal with the women. This was in **Sarla's** and **Gita's** homes. Sarla is a widow. She has four young children. Her eldest daughter, Paro, about 10 years old, is working as a maid-servant in the big landlord's house. Sarla herself works in other people's fields, but this is not the season for work.

"What to do?" she says. "We all live on what Paro brings home. Sometimes it is rice, sometimes money—but not every day. Hari, my son, looks after cows whenever he is called by this family or that, from the other quarter of the village. Govindji from the shop, gives me a little ragi or bajra;



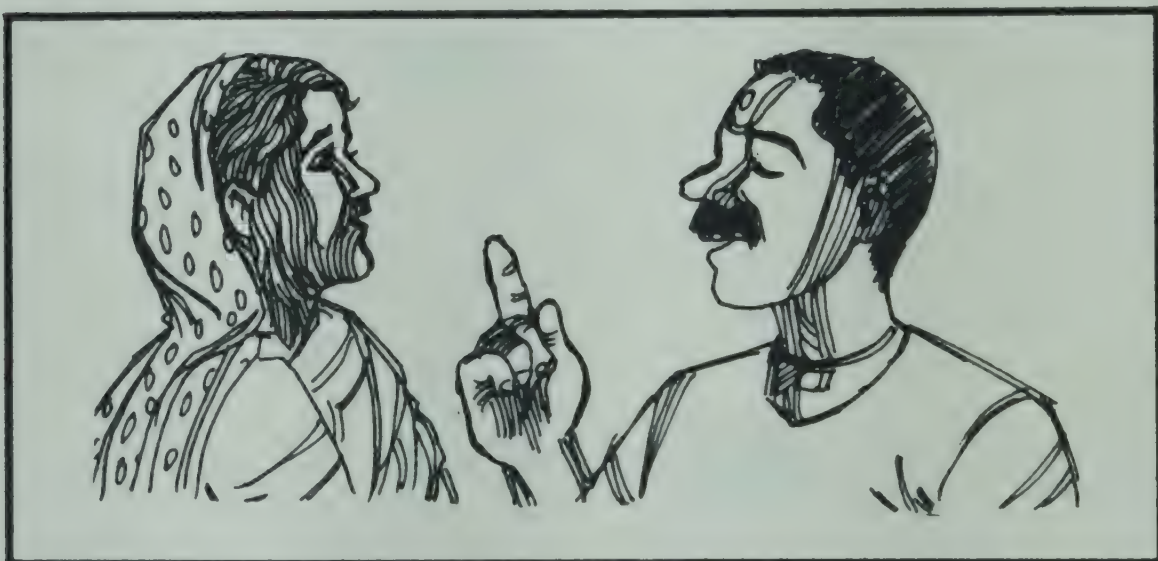




sometimes I pay him, whenever I can... I always seem to owe him money..."

Gita's husband is away in the city. He sometimes sends her money. Otherwise, she, like many other women in the village, collects firewood and sells it to the trader who comes every few days to the village.

**Fatima** too has been very friendly. She talks about all sorts of things, while she and her two older children roll beedis. "All day we do this," she says. "The man comes to collect the bundles once a week. He gives us 10 paise for one bundle. Some bundles he says are not alright. So then he gives us only 5 paise. But what to do? He lends me money sometimes... I don't know how much I owe him... I keep paying the interest."



### ***What has Malti learnt from her visits to the different homes?***

Malti has learnt:

1. Some women find work for only part of the year.
2. Wages given to girls and women are very low.
3. Two occupations that women follow throughout the year—firewood collection and selling, and beedi-making—do not fetch them



much money because middle-men take a big cut.

4. Interest rates are very high on borrowed money.

5. It is better to start with women who show interest. Those who are not interested or show resentment, can be persuaded later.



## **WHERE DOES DWCRA OPERATE?**

DWCRA is being implemented in the 51 most backward districts all over the country. It is proposed that the programme be initiated in a few blocks and gradually cover all the blocks of the district by the end of 1985.

The number of women's groups developed in the programme will gradually increase to about 30 per block by the end of 1985.



## **DWCRA FOR WHOM?**

Women belonging to such poor families, as are covered under IRDP, are the main focus of DWCRA. This includes those women whose annual family income (for a family of five) is less than Rs. 3500/-. Women belonging to women-headed households may require particular attention.



# WHAT IS THE GRAM SEVIKA SUPPOSED TO DO?

The Gram Sevika is the most important person in the implementation of the DWCRA programme. She has to perform several roles:

1. **Getting to know these women personally** is important before any other activity can begin. Personal rapport-building takes time and effort and the Gram Sevika should try to **be with** the women while they are engaged in their daily routine.
2. **Helping** the women analyse their socioeconomic situation and finding solutions for their improvement is another thing a GS has to do. It is useful to remember that **you are not analysing and providing solutions yourself, but helping them to do so.**
3. **Formation of women's groups for collective strength** is a major task of the GS. She has to help women see the commonality of their problems, make them aware of the need to be together, and encourage them to take up small collective steps to develop a sense of confidence in themselves as a group.



4. **Giving ideas, information and assistance** regarding possible income-generating activities that women of the group can undertake is also an important function of the GS. She should help the women get information from banks, DRDA, other government programmes, etc., and thus initially **act as a link between the women of the group and outside agencies and programmes.**

5. **Providing guidance, encouragement and**





**support** are ongoing functions of the GS. When women begin to work together as a group and start different income-generating activities, they face many problems and get discouraged. In those moments particularly, they should be able to rely on the GS for support and help. Besides, a GS should continuously assist the women to monitor their progress so that they can continue to make improvements in their activities and groups.



## FROM MALTI'S DIARY

I was quite surprised and pleased to see that 17 women came to the meeting. Some of the women I had not met before. I first told them my name and who I was. Then I asked each woman to tell us her name, how many children she had and what work she was doing. Then I told them about DWCRA.

**I:** Now I have told you a little bit about what this programme is all about. Sarla, what do you think DWCRA can do for you women?

Sarla was a bit shy to talk. But **Fatima**, who liked talking, said: We get so little for the beedis we make. Will the government buy up the beedis and pay us more?

**I:** I don't think that the government will buy the beedis. But maybe we can think of some way of getting more money for the beedis.

Four of the women at the meeting made beedis. One of them, **Zeenat**, said: It is not in our hands. Bhaiji gives us the







raw materials to make the beedis and he collects them and pays us. What can we do?

Some of the other women joined in the discussion. Then **I** said: Where does Bhaiji take the beedis?

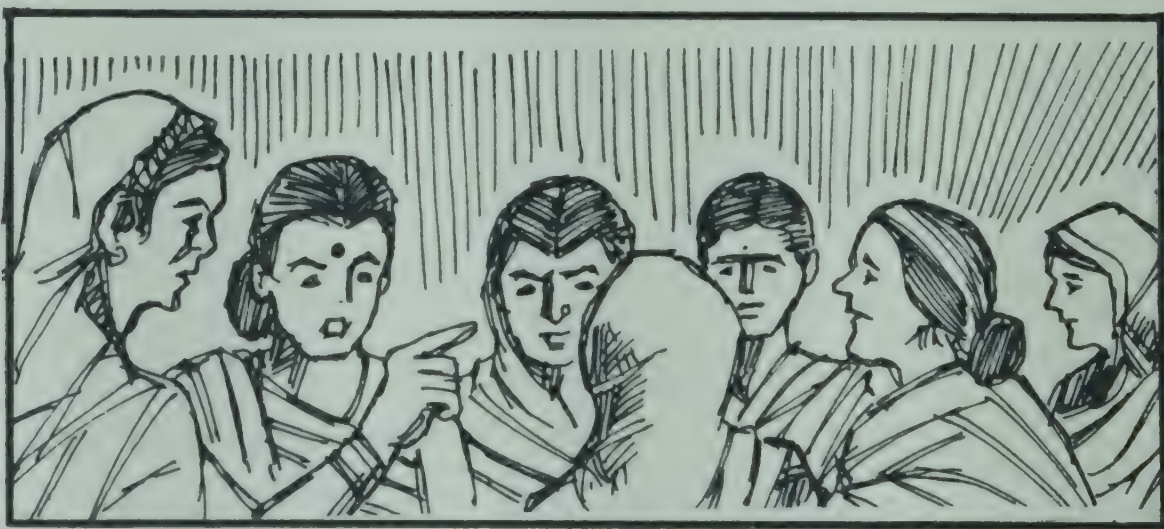
**Zeenat:** To the beedi factory in Patipur, I think.

**I:** Do you think you would get more money if you took the beedis to the factory yourself? Now **they** pay Bhaiji and also he doesn't always pay you properly, does he?

**Fatima:** It would take so much time. And all that money we would have to spend going to Patipur.

**Zeenat:** Also Bhaiji lends us money when we need it. If he is not there, who will lend us money?

**I:** First of all, why should all of you go separately to give the beedis? Supposing just two of you went? Even after paying for the two women to go, I am sure each of you will make more money than you are getting now. I tell you what. Let some of us go to the beedi factory and talk to the people there. **Shantiji**, my Mukhya Sevika, stays in Patipur. I'm sure she will help us. We can even ask **Rekhaji**, the officer who is working in this zilla for this programme and stays at Saasnagar, to come with us. If we all go, I am sure we can make some arrangement with the beedi factory people.



**Zeenat:** But what about the money that Bhaiji lends us?

**I:** You know the bank in Patipur? You yourselves told me that Bhaiji takes Rs. 5/- a week for every Rs. 50/- he gives you. The bank can give you the same Rs. 50/- and you would only have to pay Rs. 1.50 **per year** extra. And you can return the Rs. 50/- slowly, little by little, every month.

**Fatima:** But why will a bank give us money? I have heard





the men talking that you have to have land or buffaloes or something before you get any money.

**I:** That's not true. They are supposed to lend money to poor people who want to use the money for earning more money. Also, they are supposed to lend money if there is a death in the family or if you want to build a house and for many other things.

**Sarla:** For marriages also?

**I:** No, not for marriages. I tell you what we will do. Let some of us go to the bank when we visit the beedi factory. You come also, Sarla. Then we will find out what all they will lend money for. Sarla, you said you don't have work for six months in the year. Maybe you can think of something you would like to do? There are so many women here who do not get enough work. We can all try and think of some way of earning some more money.

**Pushpa:** But we do not know anything.

**I:** Do not worry about that. The government gives people training in different things which will help you to earn—weaving, making baskets and lots of other things. But one thing we have to be careful about: there is no point in learning how to make something if that thing does not sell. The next time there is a village fair in some nearby village, let us see what is being sold, what are the sort of things that people are buying. Maybe we can put up a small shop, where we can sell different things.

**Gita:** Firewood, too?

**I:** Yes, firewood, too. And one or two of you can sit at the shop, selling all the different things!

**Fatima:** Maltiji, you make it all sound so easy.

**I:** No, it is not easy. But, you know, if we women get together, there is so much we can do. In many places in the country this has happened. If each one of us tries to do something separately then we end up breaking our heads forever. You know the story about how you can break one stick, but a whole bundle of sticks you cannot break. We women must become like that—together.

The women and I talked for some more time. Then we met again. This time there were more women.



***What are the important points to be learnt from the diary notes on this meeting?***



1. Malti has begun to make the women realise that the situation is not hopeless—that **there are ways of increasing their incomes.**

2. Malti has also got the women thinking about **working as a group.** She has introduced the idea of **group strength,** even if individual women in the group follow **different** occupations and later carry out **different income-generating activities.**



3. Malti has pointed out that **there are different programmes of the government which are for helping poor people,** but people have to find out about them and then make a joint effort to make use of these programmes.

4. Malti is trying to **involve the women** from the very beginning in finding out about the different ways in which they can help themselves in improving their living conditions.



5. Malti has introduced the idea of the **women managing things for themselves and by themselves.**

6. Malti has made the women aware of how they can get more income just by **borrowing from banks** rather than from moneylenders and traders, because of the low interest they will have to pay and the small instalments they will have to return the money in.

7. Malti has pointed out the **importance of marketing** if new occupations are taken up.



## WHAT ARE THE STEPS IN GROUP FORMATION?

The following different steps help in the process of forming women's groups:

1. Talking to women in formal and informal settings, to open them up. And finding out who fulfills the criteria described earlier.
2. Discussing explicitly the similarity of their socio-economic situation, its causes and solutions.







3. Repeating such discussions more often, and letting them take place in your presence and absence.
4. Getting these women together to talk about their problems and the DWCRA scheme in an informal atmosphere. Preparing them individually for the first meeting. The first meeting might consist of as small a number as three or four.
5. Facilitating their understanding of the DWCRA scheme.
6. Explaining the services to individuals and to the group and how each one of them can benefit from DWCRA and other developmental schemes.
7. Very often women initially express their difficulty in attending a group meeting or find it risky to participate in government schemes. This issue should be dealt with effectively, otherwise women continue to have wrong impressions about the programme. They may think that the loans given to them might mortgage their house or small piece of land, etc. It needs to be explained that the thrust of DWCRA is to make them economically better-off.



8. An important initial step in the formation of women's groups is to involve the men of the area, particularly husbands. The GS should discuss the need for a women's group with the men initially, so that men, particularly husbands, do not resist women's participation in group meetings and activities. It is possible to make some men support their wives' involvement in the group.





9. The group soon needs to structure its objectives, time, place and frequency of meetings, division of responsibilities, etc. After a few meetings, the GS will be in a position to know the topics that attract women, which woman is capable of which job, etc. She should also assist them in planning the activities, with the participation of all.

10. It helps to strengthen the group initially if small and practical problems are successfully tackled. A successful experience of working together gives strength and confidence to the group to take on bigger issues in future.

11. The GS should assist individuals and the group to make use of external development programmes wherever found useful. The important thing to keep in mind is that all women need not go in for the same scheme (it depends on each one's choice, ability, eligibility and need). All women do not have to do the same activity.





# HOW TO CHOOSE INCOME- GENERATING ACTIVITIES

Women from poor families covered under DWCRA can be divided into different categories:

1. Those who follow traditional occupations, e.g. weaving, basket-making, painting (e.g. Madhubani), etc.
2. Those who work as daily-wage labourers. Among these can be included women who also work part-time on their own small piece of land. In both cases, work is not available throughout the year.
3. Those who follow miscellaneous occupations, e.g. vegetable-selling, firewood-selling, etc.
4. Those who are totally unemployed.



Income for these women can be increased not only by providing them training and setting them up in new income-generating activities; income can also be increased for those already occupied, by:

1. Providing Differential Rates of Interest (DRI) loans for the women, so that they do not have to pay high rates of interest to a moneylender. Organising women into groups so that they are jointly responsible for repayment of loans greatly helps in increasing their credibility with banks. Wherever banks have experienced giving loans to women, they have found that the return rate by women is always higher than for loans taken by men.
2. For women who are working in traditional occupations or are following miscellaneous occupations (including home-based beedi- or match-making), an attempt can be made to eliminate the middlemen. Goods can be delivered directly to the original contractor. This will save the women quite a lot of money.





3. For daily-wage labourers who do not work throughout the year and for the wholly unemployed women, new sources of income have to be found. A survey will have to be carried out to find out:

- 1) Who are the women wanting to work?
- 2) What place and what time in the day would be most suitable for them to work at a new occupation?
- 3) Is there anything they can do which they are not able to do at the moment?
- 4) **The most important thing** that has to be found out is how the products will be marketed. Training for



improving existing skills or learning new skills can be easily organised under TRYSEM. There is no use in training women to make something for which the market does not exist. Therefore, systematic planning needs to be carried out before organising training programmes for women.

- 5) Bank loans are available for a variety of income-generating activities. Loans are given to women eligible under DWCRA at a low rate of interest. Information regarding bank loans can be provided to women by the GS and they can also be encouraged to visit the bank themselves, along with the GS, and seek information directly from the bank officials.
- 6) Other sources of technical, financial and marketing assistance are marketing cooperatives, District Industries Centres and the Khadi and Village Industries Commission. These can be approached for information and help for different income-generating activities that women may be planning.







### ***Criteria for selecting an income-generating activity***

1. Raw material required is available locally or can be transported at reasonable cost.
2. Ready market and marketing facilities exist.
3. Requires small investment.
4. Simple skills are needed that can be learnt in a short duration.
5. The activity can be pursued in the home or in the village.
6. It can provide income immediately or after a short gestation period.
7. Training facilities and other technical inputs are easily available.



### **FROM MATLI'S DIARY**

#### **Six months later**

Of course, everything was not easy. The women and I met again and again. The MS, Shantiji, attended a few meetings. Rekhaji, the APO, attended one meeting and took the women in her jeep to the beedi factory, the bank and also to a couple of village markets which were far away from Streegaon.



Twenty-four women in Streegaon have formed themselves into a group. Ten women make beedis, eight women collect and sell firewood, two women have received loans to buy buffaloes and four women have received training in making leaf plates and katoris. For this they have got a loan to buy the machines which press leaves together. This makes the plates and katoris very firm and solid.

With Shantiji's and my help, some women from Streegaon made a list of what they and other women like themselves needed in the village. They needed a hand pump in their quarter of the village, they wanted the ANM to visit them regularly, they wanted a common shed for meetings and for working in.



So, Rekhaji, Shantiji and I invited various government officials from the block and zilla to come and attend a meeting of the women of Streegaon. All the women wanted to talk. The officials made notes and the APO, Rekhaji, followed-up to see that all the promises made were kept, once she returned to Saasnagar. Now the women have a hand pump. The common shed is being built. Some of the women in the group and others too have got work in building this shed. Except for the 10 women who make beedis, all the others have taken loans from the bank. They decided at a meeting that all the women together would each return the instalment of their loans at the same time. This way, if one woman is not ready to return the instalment, the other 13 could somehow persuade her to do so. Once, Sarla even lent Gita money to return the instalment.







The women do not want the bank to lose faith in them. As it is, the bank is very happy with them. Their field officer never has to visit Streegaon to recover loans.

There is a voluntary organisation in Patipur, called Mahila Vikas Sangh (MVS). Women from MVS often come to Streegaon to help women fill in forms and straighten out their accounts. This way my work is also lightened.

The group of women from Streegaon also want to give their group a name. The name has not yet been decided. At every meeting there are long arguments as to what the name should be.

The leaf plates and katoris are selling very well in the village markets. Now there is an order from a hotel in Patipur, so maybe more women will want to join the group. The group has two women to look after accounts—Gita and Fatima. Gita's son and Fatima's daughter help in the accounts. Pushpa and Zeenat usually go to the bank and the beedi factory. The group pays Gita and Fatima something for keeping the accounts and they also pay Zeenat and Pushpa to go to Patipur—the bus fare and some money for tea and a meal.

The next block has an ICDS project and Streegaon wants it too. About 15 days ago, along with Shantiji, Rekhaji and myself, the group visited the collector to ask him to start a project in Streegaon too. He said it will take time. In the meantime, the Mahila Vikas Sangh has agreed to start a balwadi in Streegaon if the group will help with contributions and cooking and serving food to the children. This is being discussed.





I think we will have to start other groups in four other villages I visit. The women are very keen. They have heard of what is happening in Streegaon.

I am thinking of taking Pushpa, Fatima and Sarla to visit these villages to tell the women how things got started in Streegaon. All the GSs in Patipur block meet every month. We all discuss what each of us is doing. In one village, Sita (a GS) helped a group to get a cart for collecting firewood. This is a good idea. I must tell the Streegaon group about it. Also, at the last meeting with the other GSs we discussed whether we could start a joint shop in Patipur. This also I must discuss with the Streegaon group.

### ***What are the important points to be learnt from these diary notes?***

1. Malti has worked hard to make the Streegaon group strong and able to **make their own decisions**.
2. The group decided to have **different representatives for different things** and how much to pay them.
3. Malti, with the help of Shantiji and Rekhaji, involved the group in **planning and implementing** the programme.
4. Though in the beginning it was not easy, the **group and the bank now work together** without too much help from Malti.
5. MVS is involved in the programme activities.
6. Malti is using **her experience** from Streegaon to build up groups in other villages with the help of women from the Streegaon group.
7. **The regular meetings** between all the







GSs of the block helps them to get ideas from each other and maybe even do some things jointly (e.g. the shop).

8. **Group representatives**, whom the group pays, do not feel they are different from the others in the group. They too do some income-generating activities and **are very much a part of the group** and not government employees.

9. The government officials came to the village instead of the villagers running after them. The promises they made were followed-up by the DW CRA team.



## WHAT FINANCIAL SUPPORT IS AVAILABLE?

The existing facilities under IRDP and bank loans are the main source of ongoing financial support for the activities of these women's groups. Besides, specifically under DW CRA the following additional provisions exist:

1. For each group, a provision of Rs. 10,000/- is available for building the infrastructure and marketing facilities for their economic activity. Besides, a part of this fund can also be used for working capital needs, e.g., purchase of raw materials. Other costs of the group, e.g., travelling, stationery, etc. will have to be met from this fund. For items which are not supported through IRDP, this fund can be used.

2. In addition to the above, Rs. 5000/- per group (from UNICEF) is available for support facilities like





training, demonstration, child-care, etc. Basically, any activity that supports the group in its pursuit of a primary economic activity can be undertaken in this regard.

3. In those areas of National Rural Employment Programme (NREP) operation where no child-care facilities are available, there is a provision for Rs. 5000/- per block (from UNICEF) for temporary child-care facilities at the work-sites.

4. In addition, Rs. 200/- per annum is available for travel-related expenses of the group organiser. If she is to be paid any honorarium, the group will have to decide to use the funds under (1).

These funds for the groups can be obtained through DRDA according to the procedure laid down at the district. The essential basis for the disbursement of these funds will be the plans evolved by each group.



## WHAT ARE THE FUNCTIONS OF THE GROUP ORGANISER?

1. The group organiser (GO) is a **person from within that group of women** who takes on some additional functions in the group, e.g., travelling to markets, banks, DRDA etc. for the group; keeping accounts; purchase and sale functions; etc.

2. She has to be **selected by the group of women** on the basis of her leadership, understanding, additional skills and competence, etc.

3. The GO need not be just one person; **several women** can take on different special tasks. For example, one woman goes to market for purchasing raw materials and selling the products; another maintains accounts and other records; another visits bank and other government offices for information and assistance.





4. It may be useful for the group to decide **to bear the additional expenses of travel** etc. for the women who have been selected by the group to perform the functions of GOs.

5. If the woman performing the function of a GO loses wages (or income) on account of her travel outside the village for some work of the group, and not just her personal work, then it may be desirable **to reimburse her lost wages** from the resources of the group.

6. The GS should help the group in **selecting** those women who can be effective GOs.

7. The GS has to give extra attention to the **training** and skill-building of GOs. This she can do through ongoing discussions as well as through formal workshops of two/three days duration (where several GOs from the block or the district as a whole, participate).

8. At the same time, the GS **should not** cut herself off completely from the rest of the women of the group. It is important to maintain contacts directly with other women, and not exclusively rely on the GOs.



## WHAT IS THE ADMINISTRATIVE SET-UP OF DWCRA?

1. DWCRA is implemented by the District Rural Development Agency (DRDA). It is an integral part of the ongoing IRDP in the district.

2. For effective implementation of the programme, a woman is appointed as Assistant Project Officer (APO) at the district level.

3. Existing Mukhya Sevikas and Gram Sevikas will work under this APO to implement the programme.

4. Besides, an additional Gram Sevika has been sanctioned for each block covered under DWCRA.



## WHAT ARE THE MS AND THE APO SUPPOSED TO DO?



1. Since the GS is the main link in the implementation of the programme, the MS and the APO have to work with her as a team. It is important to recognise that effective implementation of DWCRA depends mostly on **how effectively this team of APO, MS and GS works.**
2. In this regard, the MS and the APO have to support the GS in carrying out her functions.
3. The APO should also provide access to other government agencies and programmes in the district. The APO can follow-up with various departments and officials to support the groups of women.
4. Regular visits to the villages and discussions with women's groups are also important for the MS and the APO.
5. The APO should also persuade other government officials to visit these groups, instead of them visiting the officials all the time.
6. Holding regular meetings with all the GSs and MSs together to review and plan activities is very important. These meetings can also be used for additional training of the GSs.
7. Providing continuous support and guidance to the GS is a critical function of the APO. She can do this well if she relates to the GS and the MS on a personal level, and not just on an official level.
8. Local voluntary agencies in that or neighbouring districts can be of some use in training of and support to women's groups. The APO can find out about them, talk to them and invite them to assist in the implementation of the programme. Such collaboration can be best accomplished around a very concrete activity at the local level.





# WHAT OTHER SUPPORT SERVICES ARE AVAILABLE?



1. One of the important elements of DWCRA is to assist poor rural women in making use of services available through other government programmes. **The GS has to play an important role in coordinating with those government agencies to ensure their timely delivery.**
2. Within IRDP, several schemes for assistance in horticulture, poultry, agricultural implements, milch animals, piggery, pisciculture, bee-keeping, goat-keeping, sericulture, etc. exist. There are also schemes for fodder and fuel development, minor irrigation works, purchase of storage bins, etc.
3. Under TRYSEM, women can be trained both in skills and entrepreneurship.
4. Under NREP, women labourers can get work under various government projects through the BDO.
5. Through ICDS, anganwadis can be organised for the children of the group members. Under this scheme, health check-ups, immunization, supplementary nutrition and non-formal education services are available for mothers and their children (0-5 years).
6. All state governments run adult education programmes. The scheme of Functional Literacy for Adult Women is also operating in all DWCRA areas, under which free reading and writing material is made available for acquiring literacy skills.
7. The primary health care programme is also operating in all rural areas. Multipurpose health workers located at sub-health centres can be approached for curative and preventive health services. Besides, village health guides and trained **dais** are also working in each village.
8. Rural drinking water supply and rural housing schemes can also be utilised for the assistance of these women.
9. The GS can also assist the women to learn simple remedies for common ailments like diarrhoea. A simple mixture of salt and sugar mixed in clean water, known as oral rehydration therapy, can prevent dehydration in babies suffering from diarrhoea.



NREP



IRDP  
TRYSEM



ICDS  
Primary Health Care  
Adult / Non-formal Education  
Drinking water / sanitation  
Housing



DWCRA



Poor  
Rural  
Women







## FROM MALTI'S DIARY

### One year later

I have helped in organising several groups in five villages. Each time some new problems come up, but also, each time, it becomes easier. Especially as I can learn from the experiences of so many groups from the other GSs at our monthly meetings. And also because Shantiji and Rekhaji always help.

Before I joined as GS, everybody frightened me that I would never get any work done because of all the rules and procedures in the government. They said everyone would ask for money to do anything. Also that every time my superior officers came I would have to look after them and feed them out of my own money. But this has never happened. It is almost just the opposite. At our monthly meetings, Shantiji always gives us tea and something to eat. Once, I liked a blouse she was wearing, and the next time she even got me the same material—I paid her, of course!

Not only do I learn a lot from our monthly meetings but they are such fun as well. Shantiji hardly ever scolds us. If something goes wrong, we all discuss and try to find ways of making things alright. Once, Savitri from Patnigaon took a loan and was not able to pay up as her husband had taken away the savings she had hidden for paying off the instalment. I did not know what to do.

I put the problem at the next monthly meeting and Padma, another GS, said that the same thing had happened in one of the groups where she was working. So we all







discussed the problem. Finally, it was decided that all the women in the Patnigaon group would meet Savitri's husband and explain things to him. Shantiji also suggested that it is better if we call a meeting of the men in the village, especially the husbands of the group's women, and talk about DWCRA with them. "Then they will be more helpful," she said.

So we did this. Shantiji also came for the men's meeting. We also had another bigger meeting of men and women together. Then Rekhaji also came.

It was a good thing we did this. Because the men had been feeling that we were doing things behind their backs. Once they understood, some were even willing to help. We all decided that in future we must, at the beginning of the programme itself, and from time to time after that, have meetings with the men in the village too.

At the monthly meeting, when I first spoke about Savitri's problem, I had to act it out. I acted as Savitri and some other GSs acted as other members of the Patnigaon group. Shantiji herself acted as Savitri's husband. Whenever we have any problem we often act it out. It is easier for ourselves and for others to understand the problem like this. It is called role-play.



All these discussions and role-plays make our meetings very interesting. We all sit in a circle on the ground and the role-play is done in the middle. Even Shantiji sits on the ground with us and once when Rekhaji came she also sat down with us!

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On various occasions, I **discuss problems and try to find their solutions**—this is called **monitoring** the programme. This is what Shantiji told us. **It means all the time checking with the group members**, among the GSs, with Mahila Vikas Sangh members, then with Shantiji and then every two or three months with Rekhaji too, to see how the programme is working and what are the problems and how to make the programme better.

Now, after one year, we had what Shantiji said was an **evaluation**. This is also like monitoring but done in a comprehensive way. In this evaluation, we try to find out how much the programme has really helped the women and in what ways. We will be doing an evaluation every year. In a way it is just putting together what we did in monitoring. We note down how much the women are earning; how much more is it than what they were earning before; what do they do with this money; have any of the needs of the village, which they stated in the beginning, been met. We also note down all the problems that came up throughout the year and the solutions we found for them. The evaluation also helps us to make the programme better in the future.

First the groups themselves wrote, or got the GS to write, what they felt about how the programme was working and so on. They also gave suggestions about what else can be done. Then all the GSs did the same. So did Shantiji and Rekhaji.

Shantiji or Rekhaji will put all these evaluation reports together and send it to other places where DW CRA programme information will be useful.

In any case, we get some news of other places in the “newsletter” which was started about three months ago. I wrote once for this newsletter and once Pushpa from the Streegaon group also wrote—actually her son wrote down what she wanted to say and they put it in the newsletter. Pushpa was very excited. She has kept the newsletter carefully. There was also a photo of her in it.

When any of us gets transferred or promoted, then the monitoring notes and the evaluation will help whoever comes after us to understand the programme properly.





***What are the important points that we learn from these diary notes?***



1. Individual group meetings, meetings between the GSs, the monthly meetings with Shantiji and the two or three monthly meetings with Rekhaji are **both monitoring and training sessions.**
2. **Monitoring and evaluation** are not something which are separate from the programme. They are an ongoing part of the whole programme.
3. **All participants in DW CRA, including local women members of groups, take part in monitoring and evaluation.** These are not mysterious processes done by outsiders. They are done by people in the programme and for the benefit of the programme, not for the benefit of someone else.
4. **Monitoring sessions (and meetings) are not threatening.** They are not for pulling up and scolding all the staff. Monitoring sessions are for mutual understanding, joint problem-solving and joint decision-making. So also evaluations.





# TRAINING, MONITORING AND EVALUATION



1. Training of GSs can be made a continuous process. This can be accomplished through monthly meetings. While working together to solve a concrete problem being faced in the field, the APO and the MS can help the GS learn new things.
2. Besides, a part of the monthly meeting can be devoted to focusing on one theme for additional learning. Lectures, role-plays, discussions, etc., can be used to enhance learning.
3. Monitoring is an ongoing process of systematically reflecting on the previous work in order to make improvements. Monthly meetings of all GSs, MSs and the APO can be effectively utilised to accomplish this regularly.
4. Evaluation can be utilised for developmental purposes. Carried out at least annually, evaluation can be a method of assessing the impact of the DW CRA programme as well as identifying training needs of group members, the GS, the MS and the APO.
5. Not only can evaluation be an important learning event, but it can also help identify various supportive needs for the GSs involved in the programme. For example, a regular communication, like a newsletter, can prove very effective in both training and supporting the GSs in the field.
6. Finally, the effective implementation of the DW CRA programme is contingent upon sustained involvement of the women themselves, and this is the main focus of all that has been said earlier.

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Design: Work Bench







# Breast milk is the most priceless gift for your baby.

*For complete nourishment, your baby needs nothing more than breast milk for the first 4 to 6 months. Nature has given every mother the capacity to breastfeed her baby. Mother's milk has important benefits:*

- Colostrum or the first milk is the perfect nourishment for the newborn, full of antibodies which give life-long protection against some infections and allergies.
- Every mother has more than enough milk for her baby's growing needs. Frequent feeding will ensure a regular flow of milk.
- Breast milk is safe and hygienic. Even during an illness, a mother can continue to breastfeed her baby.
- Breastfeeding helps the mother regain her normal figure the natural way and can help delay the next pregnancy.
- Breastfeeding brings mother and child closer to each other.

